

Preface

Bickmore Risk Services (BRS) would like to express its appreciation to the **State of California, Division of Workers' Compensation (DWC) of the California Department of Industrial Relations**, for the opportunity to perform this important study of the workers' compensation insurance system in California. In particular, we thank former Administrative Director, Andrea Hoch, acting Administrative Director, Carrie Nevans, Senior Policy Analyst, Glenn Shor, William Kahley, Research Manager, and Jackie Schauer, Staff Attorney.

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This report would not have been possible without the strong resources and commitments of the project team members. The topics analyzed in the study are diverse and complex, requiring specialists in a variety of disciplines. The individuals and their respective firms are acknowledged below, along with the specific areas in which their research was focused. BRS is extremely grateful to the project team members and their firms for the dedication to the project and valued input throughout.

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- Albert Lowey-Ball, MS, MA, of **Albert Lowey-Ball Associates, Inc. (ALBA) and Research Affiliate, Center for Health Services Research in Primary Care, UC Davis School of Medicine/Health System**. Mr. Lowey-Ball concentrated on an analysis of medical provider networks and their current status

of development, as well as providing technical assistance to other project team members.

- Michael Banks, MBA, of the **Form 10 Group** who helped in the design of and then conducted the employer and broker surveys. He also provided technical support on the market competition and medical provider network analyses.
- Frank Terzuoli and Beth Ann Faraguna of the **Freeman Sullivan Group (FSC)** researched and analyzed the state of insurance market competition in California post reform, completed and analyzed the employer and broker surveys, and assisted in the regulatory and medical provider network analysis.
- Malcolm Dodge, Dira Pelmore, and Carolyn Bradford of **Octagon Risk Services, Inc.** These individuals performed the detailed claims review of some of California's major workers' compensation insurers, provided input to the actuaries conducting the rate analyses, and gave input to other project team members regarding their respective areas of focus, including the medical provider network analysis.
- Glenn Evans, FCAS, MAAA, of **Pacific Actuarial Consultants**, who along with William Van Ark, FCAS, MAAA, studied the effects of the reforms on insurance rates and provided peer review for other actuarial areas in the study.
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